

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 05-38533-DOT
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bernard Redd
59 Brieryway Road
Farmville, VA 23901

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-7812

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Bernard Redd is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 17, 2010

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 05-38533

User: manleyc
Form ID: B18W

Page 1 of 1
Total Noticed: 24

Date Rcvd: Sep 17, 2010

The following entities were noticed by first class mail on Sep 19, 2010.

db	+Bernard Redd, 59 Brieryway Road, Farmville, VA 23901-8210
cr	+PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
7100755	+AMO Recoveries, 7001 Peachtree Ind. Blvd, Suite 320, Norcross, GA 30092-6637
7100754	American General Finance, P.O. Box 70818, Charlotte, NC 28272-0000
7384808	+American General Finance, PO Box 573, Farmville, VA 23901-0573
7100756	Aspire, Payment Processing, P.O. Box 23007, Columbus, GA 31902-3007
7397146	Aspire Visa, POB 23051, Columbus GA 31902-3051
7100757	C&F Finance Company, PO Box 12163, Richmond, VA 23241-0163
7100760	+JPT Financial, Inc., P.O. Box 90909, Houston, TX 77290-0909
7100762	Miracle Financial, Inc., 52 Armstrong Road, Plymouth, MA 02360-4807
7100763	+Moore Loans, Inc., 316 East Grace Street, Richmond, VA 23219-1718
7100764	Nissan Motor Acceptance Corp., PO Box 660366, Dallas, TX 75266-0366
7426737	+Northeast Verizon Wireless, AFNI/Verizon Wireless, 404 Brock Drive, Bloomington, IL 61701-2654
9486311	+Portfolio Recovery Associates LLC, PO Box 41067, Norfolk, VA 23541-1067
7100765	+Regional Adjustment Bureau, PO Box 34111, Memphis, TN 38184-0111
7100766	SunCom, P. O. Box 96067, Charlotte, NC 28296-0067
7100768	Wachovia Bankcard Services, PO Box 15287, Wilmington, DE 19886-5287

The following entities were noticed by electronic transmission on Sep 18, 2010.

cr	+EDI: PRA.COM Sep 18 2010 01:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
7378763	+E-mail/Text: ahall@cffinance.com	C & F Finance Company / formerly Moore Loans Inc., 4660 S. Laburnum Ave, Richmond, VA 23231-2424
7116239	+EDI: CAPITALONE.COM Sep 18 2010 01:43:00	CAPITAL ONE BANK, % TSYS DEBT MANAGEMENT, P.O. BOX 5155, NORCROSS, GA 30091-5155
7100758	EDI: CAPITALONE.COM Sep 18 2010 01:43:00	Capital One, PO Box 70884, Charlotte, NC 28272-0884
7100759	EDI: HFC.COM Sep 18 2010 01:43:00	Direct Merchants Bank, PO Box 21550, Tulsa, OK 74121-1550
7100761	EDI: RMSC.COM Sep 18 2010 01:48:00	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
9486311	+EDI: PRA.COM Sep 18 2010 01:48:00	Portfolio Recovery Associates LLC, PO Box 41067, Norfolk, VA 23541-1067
7409279	EDI: ECAST.COM Sep 18 2010 01:43:00	eCAST Settlement Corporation, assignee of, Metris Receivables, Inc./Direct, Merchants Credit Card Bank, N.A., P.O. Box 35480, Newark, NJ 07193-5480
7420174	EDI: ECAST.COM Sep 18 2010 01:43:00	eCAST Settlement Corporation, assignee of, MBNA America Bank, N.A., P.O. Box 35480, Newark, NJ 07193-5480

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	C&F Finance Company
7383241	American General Finance, PO Box 573
7100767	Verizon Wireless

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2010

Signature:

